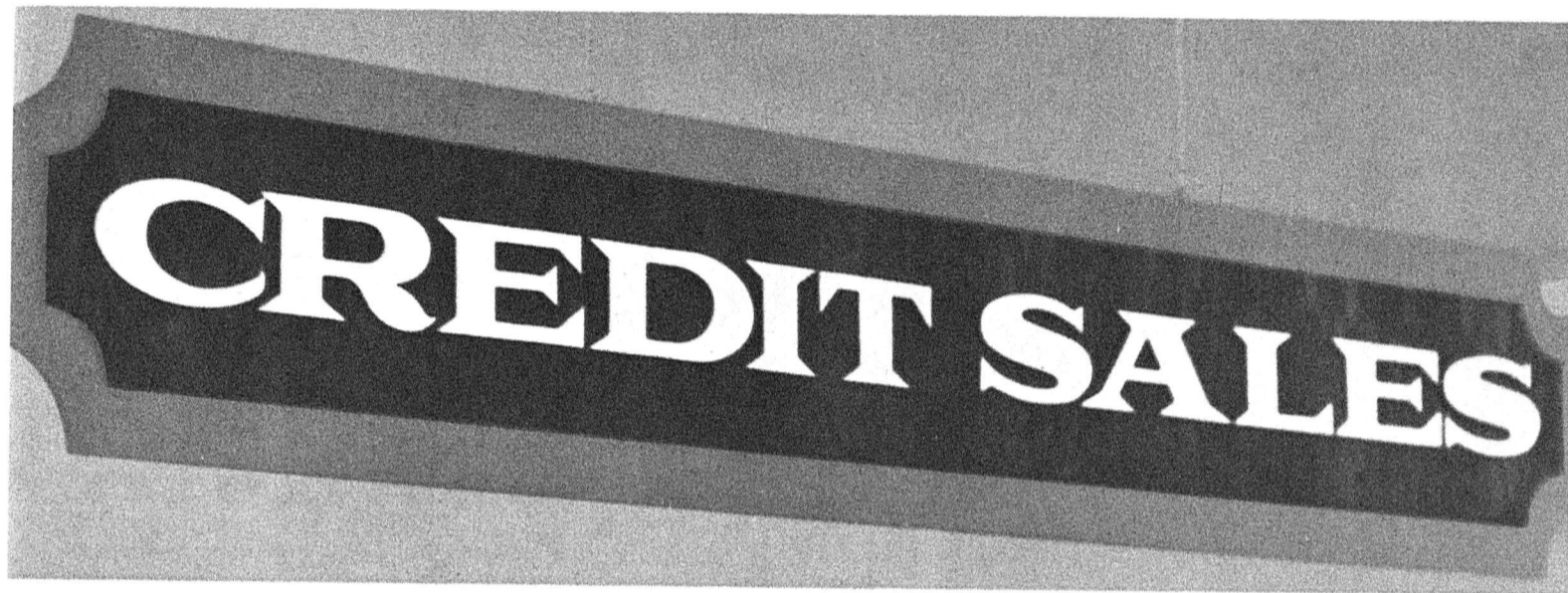


Merry Crassmas



But after the dream wanes, we turn to the sickening practical side of life and Christmas . . .

And they suggest how we can continue dreaming . . .

"Enjoy it now ... with a bankplan Loan"

**CANADIAN IMPERIAL
BANK OF COMMERCE**



Then we realize there are some things that are uniform and appropriate and appreciated ANY time of the year . . .

And the dream turns into a nightmare . . .

words and music
by
b. s. p. bayer

